





10. A method as claimed in claim 8, wherein said client software is resident on a server located at or that provides the electronic address, service, or content.
11. A method as claimed in claim 1, wherein client software connects said user's computing device to a server located at or that provides said electronic address, service, or content, and wherein said server carries out said steps of presenting said interactive banner advertisement and permitting access to said electronic address, service, or content.
12. A method as claimed in claim 11, wherein said client software is a plug-in to an Internet browser installed on said user's computing device.
13. A method as claimed in claim 12, wherein said plug-in is downloaded to the user's computing device when said user requests access to said electronic address, service, or content as a pre-requisite to gaining access to said electronic address, service, or content.
14. A method as claimed in claim 11, wherein said electronic address, service, or content is a subscription-based service.

15. A method as claimed in claim 14, further comprising the steps of identifying said user and determining whether said user has a subscription to said service, and wherein said step of presenting said interactive banner advertisement is carried out if said user does not have a subscription to said service.
16. A method as claimed in claim 15, further comprising the steps of tallying credits each time the user responds correctly to an interactive banner advertisement, and of carrying out said step of presenting said interactive banner advertisement only if said user does not have a subscription to said service and said user further does not have a predetermined number of said credits.
17. A method as claimed in claim 1, further comprising the step of tallying credits each time the user responds correctly to an interactive banner advertisement.
18. A method as claimed in claim 17, further comprising the step of applying said credits against a subscription to said electronic address, service, or content.

19. A method as claimed in claim 1, wherein said interactive banner advertisements are selected based on information stored on said user's computing device and information provided by said user.
20. A method as claimed in claim 19, wherein said information stored on said user's computing device is in the form of cookies.
21. A system for ensuring that a user acknowledges an advertisement in exchange for access to an electronic address, service, or content, comprising:
- a computing or communications device of said user, said computing or communications device being connected to a provider of said address, service, or content, over a data communications network;
  - software arranged to be loaded onto said computing or communications device and arranged to participate in presentation of an interactive banner advertisement to the user when said user indicates a desire to access said address, service, or content,
  - wherein, upon presentation of the interactive banner advertisement, said user is permitted access to the address, service, or content only if the user submits an appropriate reply to the interactive banner advertisement.

22. A system as claimed in claim 21, wherein said network is the Internet.
23. A system as claimed in claim 21, wherein said network is a wireless network;
24. A system as claimed in claim 21, wherein said network is an interactive digital television network.
25. A system as claimed in claim 21, wherein said software connects said user's computing device to a proxy server, and wherein said proxy server carries out said steps of presenting said interactive banner advertisement and permitting access to said service only if the user submits an appropriate reply to the banner advertisement.
26. A system as claimed in claim 25, wherein a provider of the electronic address, service, or content downloads said software to the user's computing device when said user requests access to said electronic address, service, or content.
27. A system as claimed in claim 21, wherein said software is resident on said user's computing or communications

device before said user requests access to said electronic address, service, or content.

28. A system as claimed in claim 21, wherein said software is resident on a server located at or that provides the electronic address, service, or content.

29. A system as claimed in claim 21, wherein said software connects said user's computing or communications device to a server located at or that provides said electronic address, service, or content, and wherein said server is arranged to present said interactive banner advertisement and permit access to said electronic address, service, or content.

30. A system as claimed in claim 29, wherein said software is a plug-in to an Internet browser installed on said user's computing device.

31. A system as claimed in claim 30, wherein said plug-in is downloaded to the user's computing device when said user requests access to said electronic address, service, or content as a pre-requisite to gaining access to said electronic address, service, or content.

32. A system as claimed in claim 21, wherein said electronic address, service, or content is a subscription-based service.

33. A system as claimed in claim 21, further including means for tallying credits each time the user responds correctly to an interactive banner advertisement.

34. A system as claimed in claim 33, further comprising means for applying said credits against a subscription to said electronic address, service, or content.

35. A system for ensuring that a user acknowledges an advertisement in exchange for access to an electronic address, service, or content, comprising:

a computing device arranged to be connected to a computing or communications device of said user over a data communications network, said computing device being arranged to present an interactive banner advertisement to the user when said user indicates a desire to access said address, service, or content,

said computing device further being arranged to permit access to the address, service, or content only if the user submits an appropriate reply to the interactive banner advertisement.







49. An advertisement as claimed in claim 43, wherein said network is an interactive digital television network.